

DHHS Update: **Unwinding of MaineCare Continuous Coverage**

A JOINT PRESENTATION BY:

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MARKETPLACE**

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ABOUT THE UNWINDING EFFORT

- **The Office for Family Independence (OFI)** connects Maine residents to services and programs to help them meet a wide variety of needs. OFI determines initial and ongoing eligibility for MaineCare (Medicaid), SNAP, and TANF.
- **The Office of MaineCare Services (OMS)** administers MaineCare, Maine's Medicaid program. MaineCare is funded by the federal and state government to provide free or low-cost health insurance to Mainers who meet certain requirements, usually based on income, disability, or age. MaineCare helps to ensure that all Maine people are able to access the critical health services, both preventive and emergency, that enable them to live healthy, safe, and resilient lives.
- **The Office of the Health Insurance Marketplace (OHIM)** operates **CoverME.gov**, Maine's official Health Insurance Marketplace. CoverME.gov is a platform where individuals and families who don't have affordable health coverage can compare and select a high quality, comprehensive private health insurance plan and apply for financial assistance to lower the cost of their coverage, or be referred to OFI if they are likely to be eligible for MaineCare.
- **The Commissioner's Office** has coordinated the effort across the Department.

AGENDA

1. Medicaid Continuous Coverage Requirement
2. Unwinding Plans
3. Unwinding Outreach Efforts
4. Unwinding Results
5. MaineCare Overall Enrollment
6. Summary & How You Can Help

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MEDICAID CONTINUOUS COVERAGE REQUIREMENT

WHAT WAS THE CONTINUOUS COVERAGE REQUIREMENT?

- To promote stability of coverage during the pandemic, states were required to maintain enrollment of nearly all Medicaid enrollees during the COVID-19 Public Health Emergency (PHE), in return for a +6.2% increase in federal Medicaid matching payments.
 - Implications: People who would otherwise lose eligibility due to increased earnings, change of family status, or other reasons remained covered by Medicaid
 - This means MaineCare members had been getting renewal forms, but the majority were not disenrolled due to changes in eligibility or failure to respond during the PHE
 - As a result of the continuous coverage requirement, people were able to retain Medicaid coverage and get needed care during the pandemic

WHAT THE END OF CONTINUOUS COVERAGE OR “UNWINDING” MEANS FOR MAINECARE MEMBERS

The resumption of the regular renewal process started in April 2023. This process is known as the "unwinding" of the continuous coverage requirement.

- The Office for Family Independence (OFI) has generally initiated renewals based on the member's regular renewal timeline (e.g., if the household was due for renewal in November 2021, the household renewal was due in November 2023).
- Each household's renewal date is listed on letters from OFI and in their My Maine Connection account.

Current MaineCare members may be disenrolled if they are determined by OFI to no longer be eligible for Medicaid.

- Members who have been disenrolled have a 90-day reconsideration period to complete their overdue renewal and have coverage reinstated.
- Disenrolled members are likely eligible for low-premium coverage through CoverME.gov if they do not have another source of coverage.

In March 2023, the Department projected that 65,000 to 90,000 of the roughly 416,000 enrollees in April 2023 would be disenrolled through unwinding.

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UNWINDING PLANS

FEDERAL POLICY CHANGES TO UNWINDING

- From March 2020 through December 28, 2022, Federal law directed unwinding to begin the quarter starting after the end of the public health emergency (PHE), as determined by the U.S. Department of Health and Human Services. States would have 14 months to conduct eligibility redeterminations on all members.
- Federal policy changed dramatically:
 - On December 29, 2022, Congress passed, President signed the Consolidated Appropriations Act (CAA) which fixed the start of unwinding at April 1, 2023, required approved plans to receive transitional, phased-down enhanced Federal matching payments, and directed implementation of certain renewal process.
 - In June 2023, Centers for Medicare & Medicaid Services (CMS) urged states to take new options.
 - In August 2023, CMS issued guidance directing about half of states, including Maine, to halt “procedural disenrollment” until passive or “ex parte” enrollment at the individual level is implemented.
 - This means that, until individual-level passive renewal process is effective, a state cannot disenroll a member who has neither been renewed through the passive process nor returned their subsequent renewal form.
 - In the fall of 2023, CMS clarified that states can extend the unwinding period.

PASSIVE ("EX PARTE") RENEWAL PROCESS

"Passive" or "ex parte" renewal is a federal requirement that directs states to check sources showing earned income data to determine a member's eligibility. If such data sources confirm eligibility, the state automatically renews Medicaid coverage without requiring manual completion or return of a renewal form.

OFI implemented passive renewals in August 2023 at the household level. How it works is:

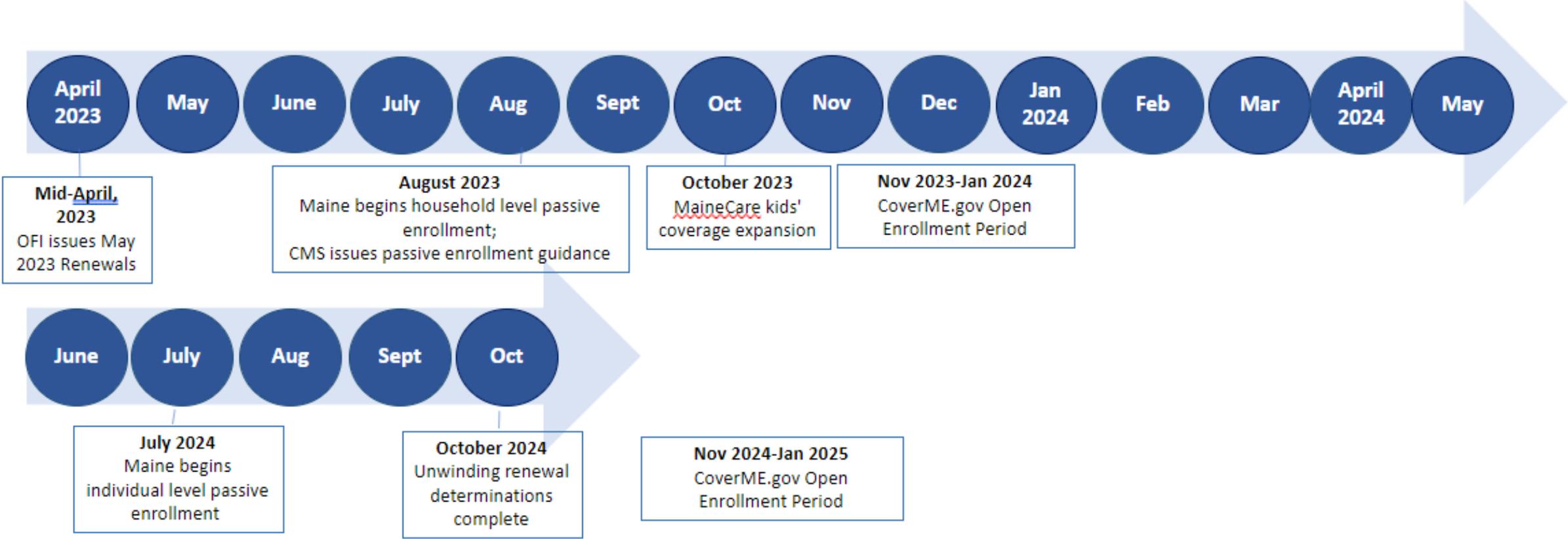
- If OFI can complete the renewal and continue coverage without involving members of the household, it sends a notice to inform the household that their renewal is complete and coverage has been continued. OFI will not issue a renewal form, but will instruct the household to review the information sent with the notice of decision to ensure it is accurate.
- If OFI does not have enough information to determine ongoing eligibility for everyone in the household, it will send the household a pre-populated renewal form in the envelope with the blue block which they must complete and return to see if they are still eligible for MaineCare coverage.

MAINE'S UNWINDING PLAN

- In 2022, the Department developed a detailed unwinding plan under original guidance.
- In early 2023, after the law changed, it overhauled its plan. Maine was one of the first states to get CMS approval of its plan which:
 - Started in April 2023 for May 2023 renewals and would finish in May 2024.
 - Scheduled implementation of “ex parte” or passive renewal at the household level by checking trusted data sources starting with August 2023 renewals.
- Maine’s plan has undergone significant changes since March:
 - In the summer, surged support for call center, created new call center options, given high demand.
 - In August, suspended procedural disenrollments until individual passive renewal is implemented as directed by CMS.
 - In October, reopened MaineCare unwinding decisions for children due to the expansion of MaineCare to children in families with income below 300 percent of the federal poverty level.
 - In December, shifted the end of the issuance of unwinding redeterminations to October 31, 2024 to account for additional renewal processing work after the individual-level passive renewal system is implemented in July 2024.

MAINE'S UNWINDING TIMELINE

UPDATED DECEMBER 2023



CALL CENTER

OFI has been implementing improvements to call center performance, to ensure that members can access assistance with their MaineCare renewals. These efforts include:

- Temporary increases to call center capacity to help with phone volume for unwinding
- Adding a MaineCare menu option, allowing callers to route directly into the MaineCare queue
- Offering estimated wait time to speak to an eligibility specialist
- Callback options to save a member's place in line without waiting on hold, or for a scheduled call back to speak with an eligibility specialist.

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UNWINDING OUTREACH EFFORTS

PREVENTING COVERAGE LOSS

Maine DHHS has a three-pronged approach to prevent unnecessary coverage loss and disruption during this unwinding process:

- 1. Ensure contact information** for members is up-to-date
- 2. Maximize retention** of MaineCare among eligible individuals through active communication
- 3. Facilitate transitions of coverage to CoverME.gov** Marketplace insurance for people no longer eligible for MaineCare but in need of coverage

UPDATING CONTACT INFORMATION

- In order to ensure we can reach them with renewal information, we are encouraging all MaineCare members to update their contact information
 - At **MyMaineConnection.gov**, members can create an account and make updates to their contact information
 - Consumers can also update contact information on the **OFI call line** at **1-855-797-4357**. Members may speak to a representative, or use the Interactive Voice Response menu option #1, which doesn't require any wait time.
- **By ensuring contact information on file with OFI is up-to-date, members can help make sure they do not miss important updates about their coverage.**



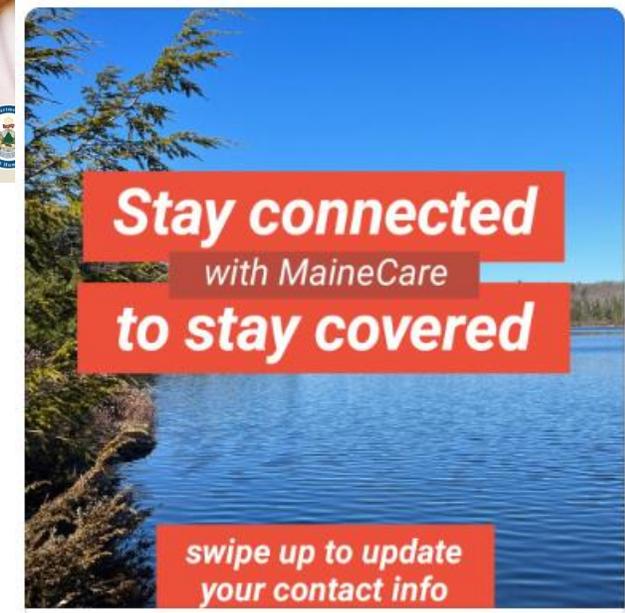
STAY CONNECTED TO STAY COVERED CAMPAIGN

The Department has developed a **public information campaign** to urge members to “Stay Connected to Stay Covered”, including:

- A communications toolkit available in multiple languages for partners to download and print
- Broadcast and digital radio advertising
- Digital and search advertising

Overall campaign performance March - December:

- Over 11.9 million digital impressions across Google (Display, Search, YouTube) and Facebook/Instagram campaigns, leading to over 33,700 link clicks
- Over 7,500 broadcast radio ads across targeted geographic areas
- Over 4 million streaming audio impressions, with over 330,000 unique impressions



MAXIMIZE RETENTION

OFI has a comprehensive outreach model that includes for each household coming due for renewal:

-  Match members with the USPS National Change of Address (NCOA) database to update addresses as applicable;
-  Send a **notice** issued two months ahead of the renewal form alerting the household to the upcoming renewal date and process;
-  Send a companion **text** and **email** to the alert notice;
-  Send a **notice** of renewal with a unique 'blue block' envelope for the household to fill out and return;
-  Send companion **texts** and **emails** to the renewal notice;
-  Send reminder **texts** and **emails** every seven days until the household returns the form prior to the due date;
-  **Call** households who did not return the renewal, as staffing levels allow.

COORDINATION WITH COVERME.GOV

CoverME.gov is Maine's official Health Insurance Marketplace, a companion to Medicaid / MaineCare as a source of affordable health coverage.

- All private health plans offered through the Marketplace provide **quality, comprehensive coverage**
- CoverME.gov is the **only place** to access federal financial assistance to lower private insurance costs
- Over 80% of CoverME.gov consumers qualify for financial assistance.
 - Advance Premium Tax Credits (APTC) – lower monthly premiums
 - Cost Sharing Reductions (CSRs) – lower out-of-pocket costs (deductibles, co-pays, and coinsurance)
- **Additional federal financial assistance** has been extended through 2025, meaning most consumers will qualify for help paying for premiums for plans at CoverME.gov.
- Eligibility for financial assistance through CoverME.gov picks up where MaineCare leaves off, with many consumers able to find a Marketplace plan for **just a few dollars a month**

“NO WRONG DOOR” SIMPLIFIES THE EXPERIENCE

- The Affordable Care Act established a **"no wrong door" enrollment policy** to enable individuals seeking health coverage to complete one application to determine which health insurance programs they may qualify for
- When an individual applies for financial assistance on CoverME.gov, their application will also be assessed for MaineCare eligibility. This means that:
 - Consumers submit **one** application which assesses them for *both* premium reductions on CoverME.gov and low-cost or no-cost coverage from MaineCare
 - If the consumer receives a MaineCare assessment from CoverME.gov, their application will be transferred to Office for Family Independence (OFI) for a final determination. If additional documentation or information is needed from OFI to make a final eligibility determination, the consumer will be notified
 - Consumers will receive a notice with their final eligibility determination from OFI. If they are found to be ineligible for MaineCare, they should return to CoverME.gov to report their MaineCare denial and receive an APTC determination

COVERME.GOV UNWINDING OUTREACH



- Individuals found ineligible for MaineCare during their renewal process have their account transferred automatically to CoverME.gov to find affordable coverage using a new Special Enrollment Period "Recently Lost MaineCare"
 - To date, 1,739 consumers* enrolled through this Special Enrollment Period
- To help minimize a gap in health coverage, these consumers receive formal notices about the referral from both OFI and CoverME.gov
- CoverME.gov is also conducting targeted outreach to those consumers, sending a series of marketing materials via postal mail for multiple touches, co-branded with DHHS to help foster trust
 - 🗨️ More than 13,000 households have received this 3-touch mailing series since June
 - 📞 Outbound calls have been made (based on availability of contact info and permissions) to more than 9,000 contacts
 - ✉️ Emails (based on contact availability and permissions) have been sent to more than 7,000 contacts

* During Open Enrollment, there may be "unwinding" individuals who have enrolled without using this SEP

OUTREACH PARTNERSHIPS

Additional outreach efforts have leveraged partners and networks statewide, including:

- A column to enlist Maine employers in supporting their employees on how they and their families can stay covered.
- Distributed a flyer to families in the Back to School “virtual backpack” created by the Department of Education, to let parents know that even if they themselves are no longer eligible for MaineCare, their children might be, given Maine’s expanded coverage of children.
- Partnering with CDC Maternal and Child Health office to reach pregnant and postpartum people
- Added information on unwinding to sites run by the Department of Labor for employers and job seekers
- Utilizing providers as trusted sources of information, such as tabling at conferences and including information and flyer inserts in Maine Medical Association newsletter mailings



CareerCenter MaineCare Coverage Information

Do you have MaineCare? If so, it's time to stay connected to stay covered. Update your contact info at <https://www.MyMaineConnection.gov> and return your renewal form to avoid a gap in your health coverage!

July 26, 2023

Mainebiz

How Maine businesses can prepare for the largest health coverage transition since the ACA

By Jeanne Lambrew, Maine Department of Health and Human Services

OUTREACH PARTNERSHIPS (CONT.)

- The Maine CDC Office of Population Health Equity (OPHE) has added funds to the contracts of 15 Community-Based Organizations (CBOs) to support outreach related to the unwinding, and assistance in navigating renewal and transitions of coverage. This includes monthly calls between the CBOs and navigator organizations to share updates and resources and coordinate outreach needs.
- Examples of activities conducted through these grants include:
 - Creation of targeted flyers and digital materials to reach specific constituencies
 - Hosting community education and mobile outreach events, such as monthly events at Portland Public Library, outreach to shelter guests about how to maintain their MaineCare coverage, and multi-lingual outreach to farmworkers
 - Distribution of materials at local food pantries, and through home visits by case workers, recovery coaches, and more
 - Tabling and enrollment assistance at community events

MAINECARE UNWINDING RESULTS TO DATE

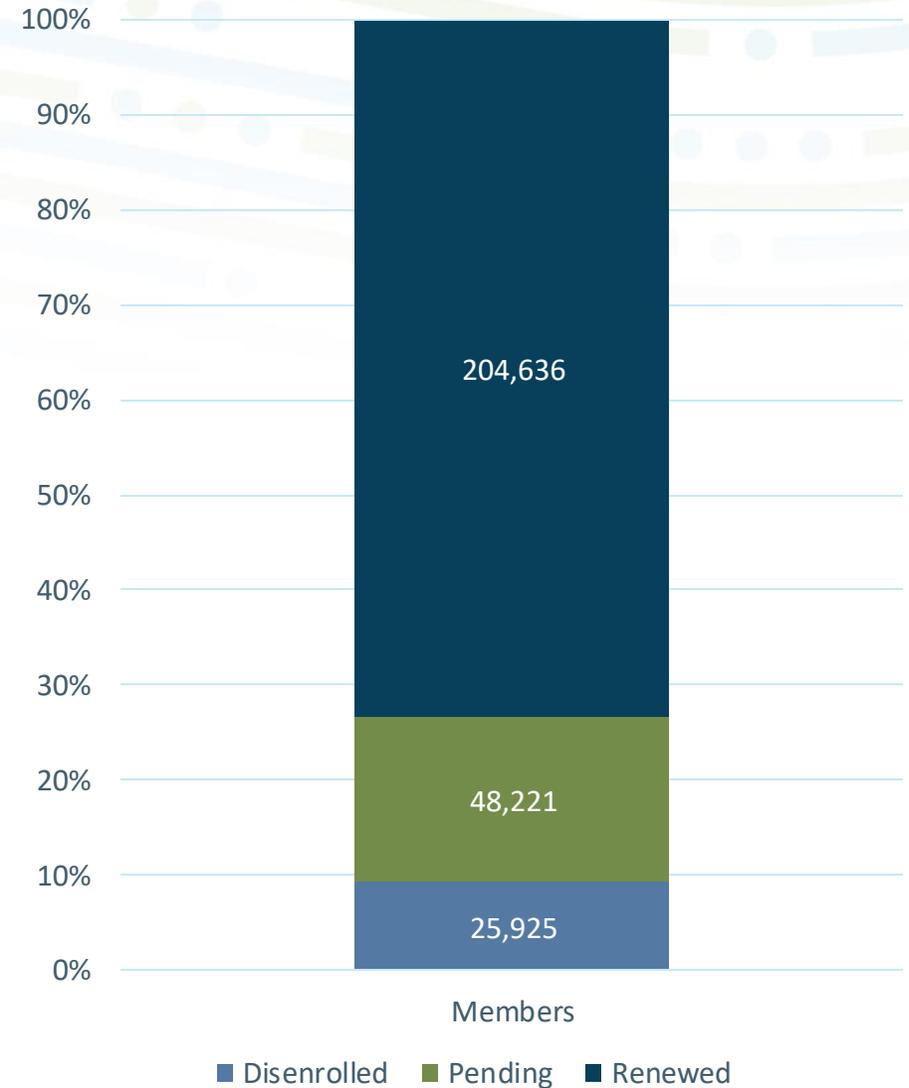
MAINE'S UNWINDING RESULTS TO DATE

May through December 2023

Updated monthly at: <https://www.maine.gov/dhhs/unwinding/mainecare-renewals-data-dashboard>

- 74% renewed or retained
- 17% pending
- 9% disenrolled

“Pending” includes both those awaiting individual-level passive renewal checks and those who recently received their renewal forms.



MAINE'S UNWINDING RESULTS TO DATE

Renewal patterns are different by group:

- Older adults and disabled: 82% successfully renewed, 6% closed, 10% pending
- Expansion: 64% successfully renewed, 13% closed , 22% pending
- Children: 74% successfully renewed, 6% closed, 18% pending

Members who have successfully renewed on average have higher expenditures than those who closed.

Even if most “pending” are closed rather than successfully renewed, trends to date suggest that the total cumulative reduction from those enrolled in April 2023 will range from 65,000 to 75,000 in November 2024

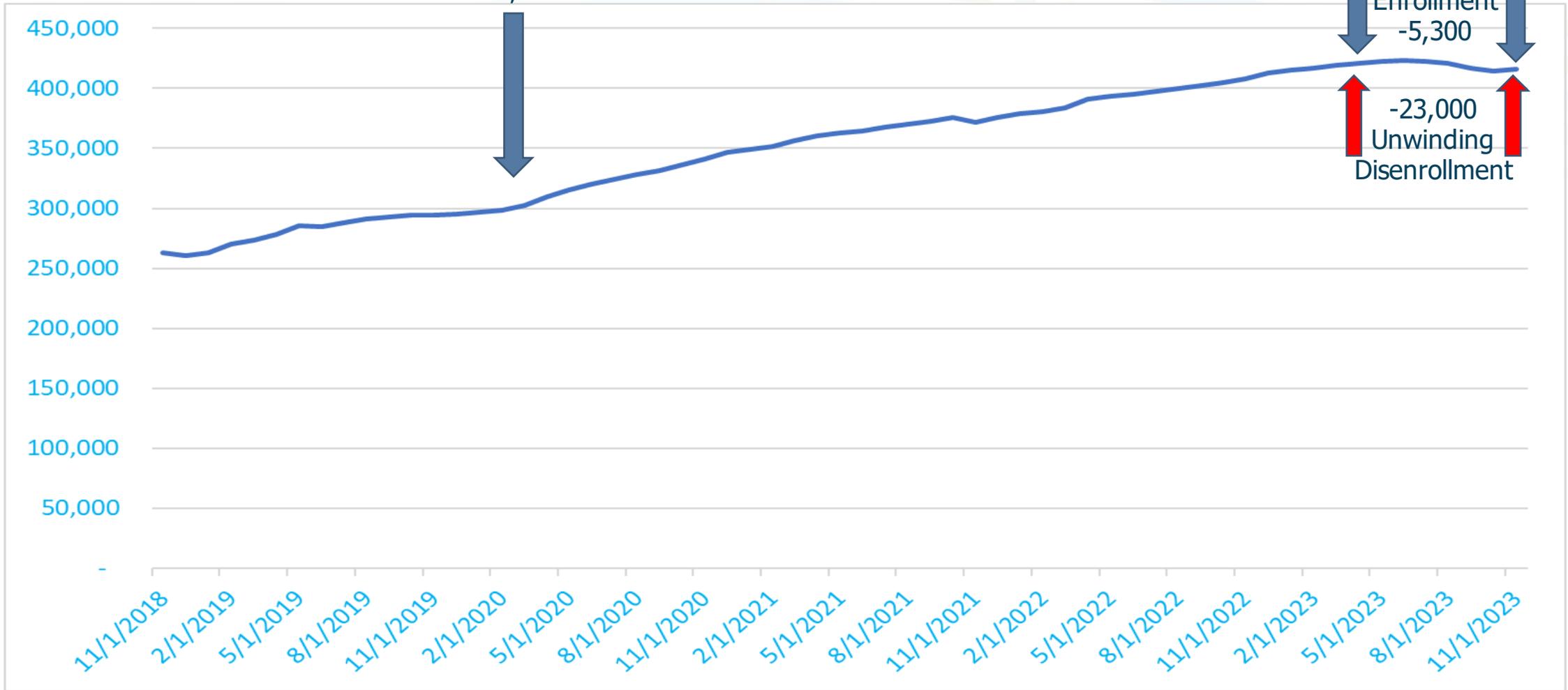


MAINECARE OVERALL ENROLLMENT

OVERALL MAINECARE ENROLLMENT TRENDS

Start of Continuous
Coverage Requirement, March 2020:
302,400

April 2023: 421,300
Nov. 2023 416,000



OVERALL ENROLLMENT REFLECTS OTHER CHANGES

LEGISLATIVE AND FEDERAL POLICY CHANGES

Eligibility Changes (Implementation):

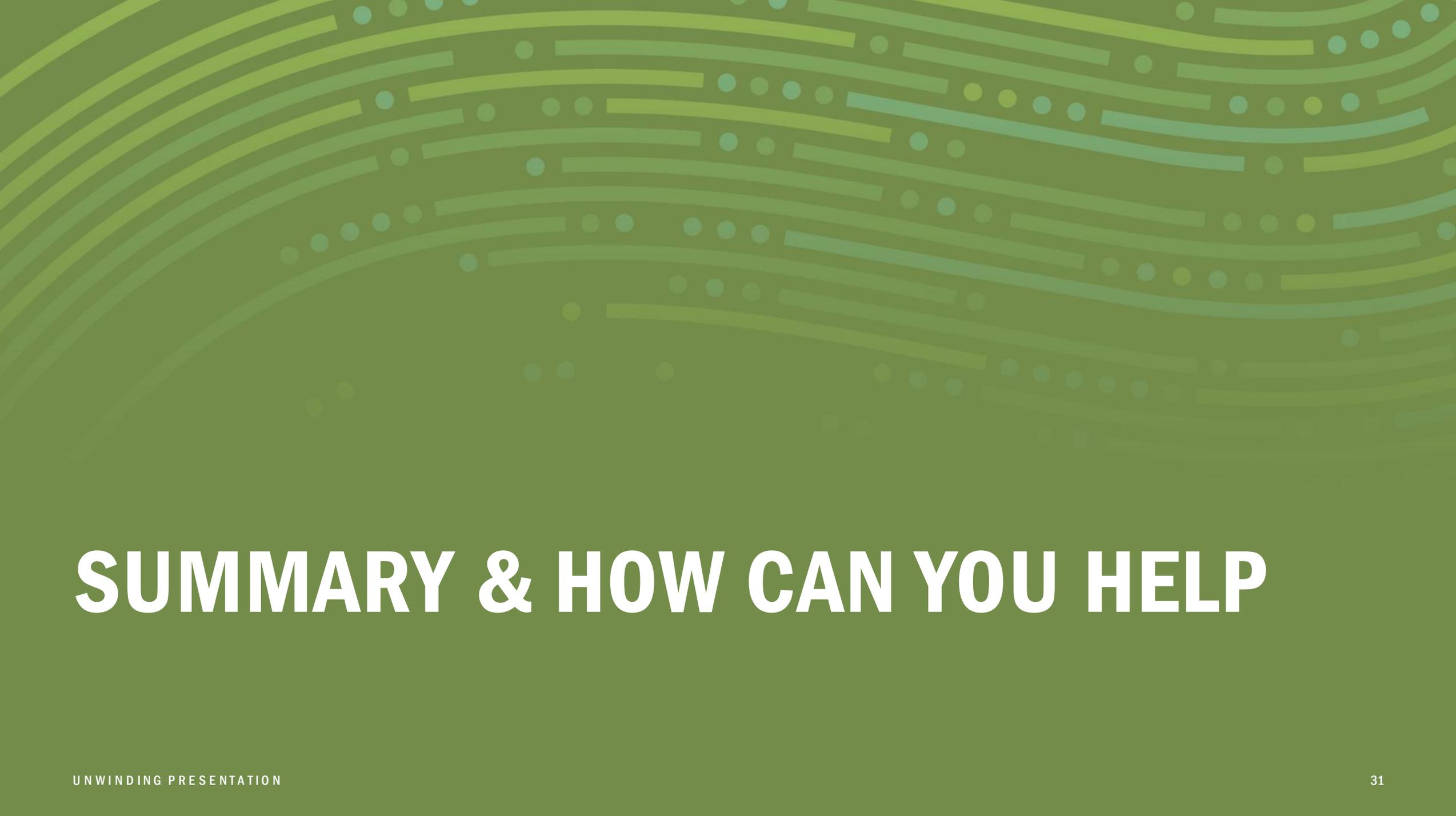
- ACA expansion (2019)
- Waiver slot increases (2019, 2021)
- Continuous coverage during the pandemic (2020 through 2023)
- Medicare Savings Program (2019, 2024)
- Non-qualifying immigrants (NQIs)
 - Children (2022)
 - Pregnant people (2022)
- 12 months postpartum for pregnant people (2022; 2024 for NQIs)
- Pre-release coverage for incarcerated people (TBD)

Children's Coverage Expansion:

- Eliminated most premiums & waiting periods (2023)
- Expanded to 19 and 20 year olds and to children in families with income up to 300 percent of the federal poverty limit (October 2023):
 - About \$59,000 for a family of 2 (was previously about \$39,440)
 - \$90,000 for a family of 4 (was previously about \$60,000)

Demographics and Coverage Trends:

- Maine population growth outpacing national average growth
- Employer health coverage continues decline
- Uninsured rate in Maine has fallen



SUMMARY & HOW CAN YOU HELP

BOTTOM LINE

- Despite shifting Federal policy, Maine has been able to minimize disenrolling MaineCare members who are eligible for coverage.
- The work to improve systems (e.g., passive enrollment, call centers) continues with intensity into 2024.
- At the end of unwinding, overall enrollment will be higher than it was at the start of the pandemic, and will not fully reflect unwinding disenrollment because of continued new applicants and expansion of eligibility to children and others.
- The unwinding impact on MaineCare enrollment will be greater than its impact on expenditures:
 - Disenrollment is disproportionately among low-cost and high Federal matching rate members (expansion group).

HOW YOU CAN HELP

- Maine people benefit from hearing information about their coverage options from both DHHS and **trusted messengers** like community-based organizations, advocates, health care providers, and other government leaders
- DHHS has created **Unwinding** and updated **Open Enrollment toolkits** with printable and digital outreach materials for partners in multiple languages
 - Unwinding resources are at MaineCare.gov/unwinding
 - Open Enrollment resources are at CoverME.gov/about-us/partner-resources
- You can help by:
 - ✓ Sharing information directly with people you serve via **newsletters and email**
 - ✓ Re-posting and sharing DHHS content on your **social media** channels
 - ✓ Printing, posting, and distributing **flyers**
 - ✓ Incorporating education into patient **financial assistance appointments**
 - ✓ Any other channels you find effective in reaching your community

A winter landscape featuring a snow-covered foreground, a frozen lake, and tall trees under a bright sun. The sun is in the upper left corner, creating a lens flare. The lake is partially frozen with ice floes. The trees are a mix of evergreens and bare deciduous trees. The sky is clear and blue.

QUESTIONS?